

**ND RYAN WHITE PROGRAM PART B**  
**NORTH DAKOTA DEPARTMENT OF HEALTH**

**HEALTH INSURANCE PREMIUM ASSISTANCE POLICY**

Insurance premium assistance is available to North Dakota Ryan White clients through AIDS Drug Assistance Program (ADAP) per HRSA Policy Notice 13-06.

**POLICY:**

ADAP Insurance Premium Assistance is available for Medicare Part D policies, insurance purchased through the Marketplace, employer insurance, and direct purchase plans when other options are not available or cost effective.

In order for ADAP to provide premium assistance, insurance coverage must comply with the below criteria.

- Coverage must be essential to a clients' ability to gain or maintain access to medical care or treatment.
- Coverage is a cost effective alternative to paying full cost of the medication.
- Coverage is necessary because the individual may otherwise be unable to afford the cost of premiums, co-payments and deductibles.
- Assistance is for a health plan that, at a minimum, includes at least one drug in each class of core antiretroviral therapeutics from the HHS Clinical Guidelines.
- Premium payment must be paid to the insurer for the benefit of the client; the client may not receive a direct cash payment.

**PROCEDURE:**

**1. Case Manager Instructions**

- Refer clients to sign up for eligible coverage, or assist them in person.
- Instruct clients to present the premium statement and notification regarding premium increases or decreases to the case manager immediately upon receiving it to prevent a lapse or cancellation of coverage.
- Please allow at least 2 weeks of the receipt of the premium notice for the payment processing. Be sure to include all requested information.

**2. Client instructions**

- Clients must present the initial premium statement to the case manager immediately upon receipt. Client also must present any notification regarding premium changes to the case manager immediately.
- Clients enrolled in a Marketplace Qualified Health Plan must:
  - i. Apply for advanced tax credits,
  - ii. File taxes for the year in which they received tax credits and ADAP premium assistance,

- iii. Provide a copy of the tax return to the case manager, and
- iv. Report any changes in income, residency, household size, or any other major life changes to the case manager and to the Marketplace immediately.

Client's tax credits will be reconciled on their tax returns. Ryan White program may recoup extra tax credits, and may assist clients if they owe tax credits. It is important to report changes immediately to prevent large reconciliation dues on clients' taxes.

### **3. Recommended Marketplace Plans for 2016**

Clients enrolling in a Marketplace plan with ADAP premium assistance are recommended below listed insurance policies for 2017.

Clients with gross household income at or below 250 percent of the federal poverty level (FPL) are eligible for cost sharing and are recommended:

- **Blue Cross Blue Shield of North Dakota – BlueCare 70 Silver**  
Silver PPO Plan  
Plan ID: 37160ND2410002

Clients with incomes above 250 percent of the federal poverty level can choose one of the following plans:

- **Blue Cross Blue Shield of North Dakota: BlueCare 70 Gold**  
Gold PPO Plan  
Plan ID: 37160ND2410005
- **Blue Cross Blue Shield of North Dakota – BlueDirect 90 Gold**  
Gold PPO Plan  
Plan ID: 37160ND2410022

### **4. Fiscal Monitoring**

For auditing purposes, the case manager maintains documentation in client's file of all actions. This documentation will be made available upon request to RW Coordinator.